

Information to identify the case:

Debtor 1	<u>Alexander J Figliolia</u>	Social Security number or ITIN	xxx-xx-4428
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-20755-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexander J Figliolia

10/28/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alexander J Figliolia
Debtor

Case No. 17-20755-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 28, 2021

User: admin
Form ID: 318

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:

Recip ID	Recipient Name and Address
db	+ Alexander J Figliolia, 8 Henley Circle, Manchester, NJ 08759-6081
aty	+ Atkinson & DeBartolo, PC, The Galleria, 2 Bridge Avenue, PO Box 8415, Red Bank, NJ 07701-8415
aty	+ Hugh H. Shull, Corporation Counsel Office, 100 Church Street, Room 5-233, New York, NY 10007-2601
acc	+ Barbara Rizzi, Barbara Rizzi, CPA, 25 Potter Lane, Huntington, NY 11743-2142
auc	+ C.T. Peters, Inc., 2-A West Front Street, Red Bank, NJ 07701-1602
br	+ LUCY STARR, RE/MAX CENTRAL, 520 U.S. 9, MANALPAN, NJ 07726-8264
acc	+ Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
cr	+ THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW Y, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
auc	+ The Auctioneers Group, 22 Smock Street, Neptune, NJ 07753-6743
517250692	+ Alan H. Kleinman, Sr. Counsel, Affirmative Litigation, Div. NYC Law Dep, 100 Church St., New York, NY 10007-2668
519231591	+ Atkinson & DeBartolo, P.C., Attn: Bunce D. atkinson, P.O.Box 8415, Red Bank, N.J. 07701-8415
516946981	+ Bob and Phyllis Napolitano, 30 Cottontail Court, Staten Island, NY 10312-4701
516847583	+ Capital One/Saks Fifth Ave., PO Box 10327, Jackson, MS 39289-0327
517079304	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
517087494	+ City of New York, Office of the Corporation Counsel, Alan Kleinman, Esq, 100 Church Street, New York, New York 10007-2601
516872226	+ Corporation Counsel City of NY ECB, c/o Alan H. Kleinman, Sr. Counsel, Affirmative Litigation Div. NYC Law Dept, 100 Church St., New York, NY 10007-2601
516847586	+ DMS CGI, PO Box 979110, St Louis, MO 63197-9001
517250683	+ Katie Brown Esq, Buckley Madole PC, 99 Wood Ave. Iselin, NJ 08830
516847588	+ Lomurro, Munson, Comer, et al, 4 Paragon Way Ste. 100, Freehold, NJ 07728-7805
517250684	+ Michael P. Collins, Esq. Archer & Greiner, 10 Highway 35, Red Bank, NJ 07701-5902
516879398	+ NY State Dept. of, Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
516847591	+ NYS Department of Finance, W A Harriman Campus Bldg 9, Albany, NY 12227-0001
516847589	+ Nationstar Mortgage, LLC, PO Box 60516, City of Industry, CA 91716-0516
516847590	+ New Jersey Div. of Taxation, Neptune Investigation A, 1828 West Lake Ave.-3rd Fl., Neptune, NJ 07753-4663
517250699	+ OMS CGI, PO Box 979110, St Louis, MO 63197-9001
517053407	+ Robert Napolitano and Phyliss Napolitano, 30 Cottontail Court, Staten Island NY 10312-4701
517053408	+ Robert and Phyliss Napolitano, 30 Cottontail Court, Staten Island NY 10312-4701
517243157	+ Saeteros Campoverde, c/o Law Office of Justin A. Zeller, Esq., 277 Broadway-Ste. 408, New York, NY 10007-2036
517250688	+ Saeteros Campoverde, c/o Law Office of Justin A. Zeller, PC, 277 Broadway - Ste. 408, New York, NY 10007-2036
517250689	+ Sean O'Brien, Esq., Frankel Lambert Weiss et al, 80 Main St.-Ste.460, West Orange, NJ 07052-5414
517250678	+ State of NJ - Div. of Taxati, Revenue Processing Ctr. PO Box 111, Trenton, NJ 08645-0111
516847593	+ State of NJ - Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111
517059896	+ State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517106701	+ THE BANK OF NEW YORK MELLON Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516847597	+ Township of Holmdel, 4 Crawfords Corner Road, Holmdel, NJ 07733-1908

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-3

User: admin

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Date Rcvd: Oct 28, 2021

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Total Noticed: 50

smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 28 2021 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 28 2021 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516847581	+ EDI: AMEREXPR.COM	Oct 29 2021 00:33:00	American Express, PO Box 1270, Newark, NJ 07101-1270
516883476	EDI: BECKLEE.COM	Oct 29 2021 00:33:00	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516911966	EDI: BECKLEE.COM	Oct 29 2021 00:33:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518625041	EDI: BECKLEE.COM	Oct 29 2021 00:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516847582	+ EDI: BANKAMER.COM	Oct 29 2021 00:33:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
516847585	+ EDI: IRS.COM	Oct 29 2021 00:33:00	Dept. of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516847592	+ Email/Text: bankruptcynotices@cbecompanies.com	Oct 28 2021 20:39:00	Small Business Administration, c/o CBE Group, 1309 Technology Pkwy., Cedar Falls, IA 50613-6976
516949404	EDI: BANKAMER.COM	Oct 29 2021 00:33:00	The Bank of New York Mellon, C/O Bank of America, PO Box 31785, Tampa, FL 33631-3785
518685618	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 28 2021 20:39:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
517048428	EDI: WFFC.COM	Oct 29 2021 00:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516847598	+ EDI: WFFC.COM	Oct 29 2021 00:33:00	Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 13			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517250693	*+	American Express, PO Box 1270, Newark, NJ 07101-1270
517250694	*+	Bank of America, PO Box 31785, Tampa, FL 33631-3785
517250695	*+	Bob and Phyllis Napolitano, 30 Cottontail Court, Staten Island, NY 10312-4701
517250696	*+	Capital One/Saks Fifth Ave., PO Box 10327, Jackson, MS 39289-0327
517250698	*+	Dept. of Treasury Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516847584	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Dept. of the Treasury, Internal Revenue Service, Kansas City, MO 64999
517250697	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Dept. of the Treasury, Internal Revenue Service, Kansas City, MO 64999
516847587	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 4 Paragon Way - Ste. 2, Freehold, NJ 07728
517250700	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 4 Paragon Way - Ste. 2, Freehold, NJ 07728
517250687	*+	NYS Department of Finance, W A Harriman Campus Bldg 9, Albany, NY 12227-0001
517250685	*+	Nationstar Mortgage, LLC, PO Box 60516, City of Industry, CA 91716-0516
517250686	*+	New Jersey Div. of Taxation, Neptune Investigation A, 1828 West Lake Ave.-3rd Fl., Neptune, NJ 07753-4663
517250690	*+	Small Business Administration, c/o CBE Group, 1309 Technology Pkwy., Cedar Falls, IA 50613-6976
516847594	*+	State of NJ - Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111
517250691	*+	State of NJ - Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111
516847595	*+	State of NJ Div of Taxation, Revenue Processing Ctr, PO Box 111, Trenton, NJ 08645-0111
517250679	*+	State of NJ Div of Taxation, Revenue Processing Ctr, PO Box 111, Trenton, NJ 08645-0111

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516847596	*+	State of NJ Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111
517250680	*+	State of NJ Div. of Taxation, Revenue Processing Ctr. PO Box 111, Trenton, NJ 08645-0111
517250681	*+	Township of Holmdel, 4 Crawford's Corner Road, Holmdel, NJ 07733-1908
517250682	*+	Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 0 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrustead@msbnj.com NJ55@ecfbis.com;trusteedobin@remote7solutions.com
Andrea Dobin	on behalf of Trustee Andrea Dobin adobin@msbnj.com
Brandon David Sherr	on behalf of Creditor Segundo Marcial Saeteros-Campoverde bsherr@zellerlegal.com mgutierrez@zellerlegal.com,jazeller@zellerlegal.com
Bunce Atkinson	on behalf of Accountant Barbara Rizzi bunceatkinson@aol.com
Bunce Atkinson	on behalf of Attorney Atkinson & DeBartolo PC bunceatkinson@aol.com
Bunce Atkinson	on behalf of Debtor Alexander J Figliolia bunceatkinson@aol.com
Douglas J. McDonough	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORKSUCCESSOR INDENTURED TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURED TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-K DMcDonough@flwlaw.com
John Gurrieri	on behalf of Creditor Segundo Marcial Saeteros-Campoverde jmgurrieri@zellerlegal.com
Joseph R Zapata, Jr	on behalf of Trustee Andrea Dobin jzapata@msbnj.com
Lauren Bielskie	on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Melissa N. Licker	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CHL Mortgage Pass-Through Trust 2003-48 Mortgage Pass-Through Certificates Series 2003-48 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CHL Mortgage Pass-Through Trust 2003-48 Mortgage Pass-Through Certificates Series 2003-48 by Nationstar Mortgage LLC, the servi mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

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Michele M. Dudas

on behalf of Plaintiff Andrea Dobin mdudas@msbnj.com

Michele M. Dudas

on behalf of Trustee Andrea Dobin mdudas@msbnj.com

Rebecca Ann Solarz

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORKSUCCESSOR
INDENTURED TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURED TRUSTEE FOR THE CWHEQ
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-K rsolarz@kmlawgroup.com

Scott C. Pyfer

on behalf of Plaintiff Biagio Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Plaintiff Filomena Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Creditor Biagio Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Creditor Filomena Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Creditor Robert Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Sean M. O'Brien

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORKSUCCESSOR
INDENTURED TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURED TRUSTEE FOR THE CWHEQ
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-K DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Valerie A. Hamilton

on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

Ward Benson

on behalf of Creditor United States of America on behalf of the Internal Revenue Service ward.w.benson@usdoj.gov
Eastern.Taxcivil@usdoj.gov;james.j.wilkinson@usdoj.gov

TOTAL: 25